

Information to identify the case:

Debtor 1	Cheryl A. Harpold	Social Security number or ITIN	xxx-xx-2148
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24017-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl A. Harpold

2/7/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cheryl A. Harpold
Debtor

Case No. 18-24017-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 07, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:

Recip ID	Recipient Name and Address
db	+ Cheryl A. Harpold, 1436 Penn Ave, New Brighton, PA 15066-2248
14930435	+ Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
14930442	++ FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 address filed with court:, First Horizon Home Loa, 4000 Horizon Way, Irving, TX 75063
14930446	+ Metlife Home Loan, Pob 630387, Irving, TX 75063-0119

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2024 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2024 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 08 2024 04:52:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14935772	EDI: GMACFS.COM	Feb 08 2024 04:52:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15622842	+ EDI: AISACG.COM	Feb 08 2024 04:52:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14930434	+ EDI: GMACFS.COM	Feb 08 2024 04:52:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14930436	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 08 2024 00:10:06	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14930437	EDI: CAPITALONE.COM	Feb 08 2024 04:52:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14962864	Email/PDF: bncnotices@becket-lee.com	Feb 08 2024 00:10:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14930439	+ EDI: WFNNB.COM	Feb 08 2024 04:52:00	Comenitycapital/biglot, 3100 Easton Square Pl,

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			Columbus, OH 43219-6289
14930440	+ EDI: WFNNB.COM	Feb 08 2024 04:52:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14933232	EDI: DISCOVER	Feb 08 2024 04:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14930441	+ EDI: DISCOVER	Feb 08 2024 04:52:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14963306	+ Email/Text: kburkley@bernsteinlaw.com	Feb 07 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14930438	EDI: JPMORGANCHASE	Feb 08 2024 04:52:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
14967863	EDI: JPMORGANCHASE	Feb 08 2024 04:52:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14930443	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 07 2024 23:58:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14989735	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 00:10:08	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14930444	+ EDI: LENDNGCLUB	Feb 08 2024 04:52:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14962589	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2024 00:10:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14930445	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2024 00:10:08	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14960589	EDI: PRA.COM	Feb 08 2024 04:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930637	+ EDI: PRA.COM	Feb 08 2024 04:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489332	+ Email/Text: bankruptcy@gopfs.com	Feb 07 2024 23:59:00	Prestige Financial Services, BANKRUPTCY DEPT, PO BOX 26707, SLC UT 84126-0707
14930447	+ EDI: CITICORP	Feb 08 2024 04:52:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14930448	+ EDI: SYNC	Feb 08 2024 04:52:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14930449	+ EDI: SYNC	Feb 08 2024 04:52:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14930450	+ EDI: SYNC	Feb 08 2024 04:52:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14930451	+ EDI: SYNC	Feb 08 2024 04:52:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14930452	+ EDI: BLUESTEM	Feb 08 2024 04:52:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		M & T Bank

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cr		M&T Bank as servicer for Lakeview Loan Servicing L
15097733		M&T Bank as servicer for Lakeview, Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14943520	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14943521	*+	Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
14943522	*+	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14943523	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14943525	*+	Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6289
14943526	*+	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14943527	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14943524	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mtg, Po Box 24696, Columbus, OH 43224
14943528	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14943529	*+	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14943530	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14943531	*+	Metlife Home Loan, Pob 630387, Irving, TX 75063-0119
14965135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14943532	*+	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14943533	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14943534	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14943535	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14943536	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14943537	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 4 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Cheryl A. Harpold ecf@westernpabankruptcy.com urfreshtrt@gmail.com;willisl88866@notify.bestcase.com
Maribeth Thomas	

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on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7